

Information to identify the case:					
Debtor 1	<b>Christina Maria Powell</b>			Social Security number or ITIN	<b>xxx-xx-9157</b>
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>18-10572-TPA</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christina Maria Powell

9/24/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Christina Maria Powell  
Debtor

Case No. 18-10572-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Sep 24, 2021

User: dkam  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Maria Powell, 546 Shenango Boulevard Extension, Farrell, PA 16121-1740
14860355	+ Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14860361	+ Hyundai Capital America, 4000 Macarthur Boulevard, Newport Beach, CA 92660-2558
14860362	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14860366	+ Staples / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14860374	+ Us Department Of Education / Gleysi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 25 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 24 2021 23:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 25 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 24 2021 23:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Sep 25 2021 03:18:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: BANKAMER.COM	Sep 25 2021 03:18:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
14876135	EDI: GMACFS.COM	Sep 25 2021 03:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14860351	+ EDI: GMACFS.COM	Sep 25 2021 03:18:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14879802	EDI: BECKLEE.COM	Sep 25 2021 03:18:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14860352	+ EDI: AMEREXPR.COM	Sep 25 2021 03:18:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14860354	EDI: BANKAMER.COM	Sep 25 2021 03:18:00	Bank Of America, Po Box 982238, El Paso, TX 79998
14860353	+ EDI: BANKAMER.COM	Sep 25 2021 03:18:00	Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413

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14896689	EDI: BANKAMER.COM	Sep 25 2021 03:18:00	Bank of America, PO BOX 31785, Tampa FL 33631-3785
14896638	EDI: BL-BECKET.COM	Sep 25 2021 03:18:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14860356	+ EDI: CRFRSTNA.COM	Sep 25 2021 03:18:00	Credit First N A, 6275 Eastland Road, Brookpark, OH 44142-1399
14889703	EDI: CRFRSTNA.COM	Sep 25 2021 03:18:00	Credit First National Association, PO Box 818011, Cleveland, OH 44181-8011
14860357	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 24 2021 23:21:05	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14860358	EDI: DISCOVER.COM	Sep 25 2021 03:18:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14860359	+ EDI: CITICORP.COM	Sep 25 2021 03:18:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14891498	EDI: Q3G.COM	Sep 25 2021 03:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14863591	EDI: DISCOVER.COM	Sep 25 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14874731	+ EDI: CBSMASON	Sep 25 2021 03:18:00	Figi's, PO Box 77001, Madison, WI 53707-1001
14860360	+ Email/Text: bnc@advanceamerica.net	Sep 24 2021 23:12:00	First American Loans, 854 South Irvine Avenue, Masury, OH 44438-1259
14897209	Email/PDF: resurgentbknotifications@resurgent.com	Sep 24 2021 23:31:26	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14893782	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 24 2021 23:20:59	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14885772	+ EDI: CBSMASON	Sep 25 2021 03:18:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14874732	+ EDI: CBSMASON	Sep 25 2021 03:18:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
14860363	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 24 2021 23:21:05	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
14874733	+ EDI: CBS7AVE	Sep 25 2021 03:18:00	Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
14885771	+ EDI: CBS7AVE	Sep 25 2021 03:18:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14874734	+ Email/Text: bankruptcynotices@schear.net	Sep 24 2021 23:12:00	NCP Finance Ohio LLC, 205 Sugar Camp Circle, Dept CA, Dayton, OH 45409-1970
14890474	EDI: AGFINANCE.COM	Sep 25 2021 03:18:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14860364	+ EDI: AGFINANCE.COM	Sep 25 2021 03:18:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14861864	+ EDI: RECOVERYCORP.COM	Sep 25 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14860365	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14899140	+ Email/Text: bncmail@w-legal.com	Sep 24 2021 23:12:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14860367	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	Syncb / Amazon, Po Box 965015, Orlando, FL

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14860368	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	32896-5015 Synch / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14860369	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	Synch / Lowes, Po Box 956005, Orlando, FL 32896-0001
14860370	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	Synch / TJMaxx Costco, Po Box 965015, Orlando, FL 32896-5015
14860371	+ EDI: RMSC.COM	Sep 25 2021 03:18:00	Synch / Walmart, Po Box 965024, Orlando, FL 32896-5024
14888406	+ Email/Text: bncmail@w-legal.com	Sep 24 2021 23:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14860372	+ EDI: WTRRN BANK.COM	Sep 25 2021 03:18:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14860373	+ EDI: CITICORP.COM	Sep 25 2021 03:18:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14874735	+ EDI: CBS7AVE	Sep 25 2021 03:18:00	The Wisconsin Cheeseman, PO Box 1, Madison, WI 53782-0001
14902002	+ Email/Text: bnc@advanceamerica.net	Sep 24 2021 23:12:00	VC SO of Ohio, Inc., C/O First American Loans, 135 North Church Street, Spartanburg, SC 29306-5138
14860375	+ EDI: BLUESTEM	Sep 25 2021 03:18:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14860376	+ EDI: BLUESTEM	Sep 25 2021 03:18:00	Webbank / Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14885770	+ EDI: CBS7AVE	Sep 25 2021 03:18:00	Wisconsin Cheeseman, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14897135	EDI: ECAST.COM	Sep 25 2021 03:18:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 50			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Bank Of America, N.A.
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Christina Maria Powell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor Bank Of America N.A. pawb@fedphe.com
Maria Miksich	on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

TOTAL: 7